



# Health Equity, Outreach and Consumer Experience Advisory Committee

August 27, 2025



# Meeting Agenda

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# Public Comment

# Review and Approval of Minutes

*April 24, 2025*

# Health Equity and Outreach Department Update

# • Health Equity and Outreach Department Update

## Team Growth: 4 new Mobile Enrollment Outreach Specialists hired; currently in training

- **Role:** Specialists will bring enrollment support into communities, bridging access gaps
- **Navigator Support:** Specialists will also support our Navigator locations, strengthening outreach capacity and enrollment access
- **Community Impact:** Expanded ability to meet consumers where they are, especially underserved populations
- Exploring scheduling tools so that consumers can book directly with each Specialist

# Community Conference

# Community Conference 2025

## Annual Community Conference planning underway

- Designed to bring together partners, community leaders and Brokers
- Focus on networking, collaboration, Open Enrollment (OE) preparation and upcoming changes

## Conference will serve as a platform for education and networking

- Highlights include:
  - Awards presentation recognizing community partner contributions
  - **Large group presentations** on major policy impacts (One Big Beautiful Bill Act, coverage loss risks for certain populations)
  - **Breakout sessions** on BusinessPlus, Open Enrollment updates, community collaboration and strategies to combat misinformation
  - Medicaid renewals & redeterminations update with state partners
- Opportunities for networking, resource sharing and community engagement



# Broker Academy Update

# Broker Academy Update

## **Current Cohort: Students are in the mentorship phase**

- Working closely with experienced Brokers
- Gaining hands-on experience in enrollment and outreach

## **Graduation set for late October**

- Just in time for Open Enrollment
- Graduates will be immediately ready to support consumers
- All students will work at in-person events, adding capacity during the busiest season

# Open Enrollment Readiness Update

# Open Enrollment 13 Technology Update

## OE13 Readiness Updates:

Access Health CT (AHCT) departments have been meeting in preparation for Open Enrollment 13, which will occur from November 1, 2025 through January 15, 2026

In addition to the usual activities, AHCT is preparing for changes due to H.R.1 - One Big Beautiful Bill Act and the 2025 Marketplace Integrity and Affordability Final Rule, issued by the Centers for Medicare & Medicaid Services (CMS)

- The Health Insurance Exchange (HIX) Integrated Eligibility and Enrollment System release is scheduled to be deployed on **10/10/25:**
  - The end of enhanced subsidies will be a part of the release. The enhanced subsidies are set to expire for Qualified Health Plan (QHP) households on December 31, 2025
  - The HIX system will determine eligibility, based on CMS' Final Rule, for those with Deferred Action for Childhood Arrivals (DACA) protection upon the release
  - HIX will determine eligibility, based on the immigration status of non-qualified non-citizens and those who do not meet the 5-year bar for Medicaid eligibility in accordance with the Final Rule for QHP policy year 2026

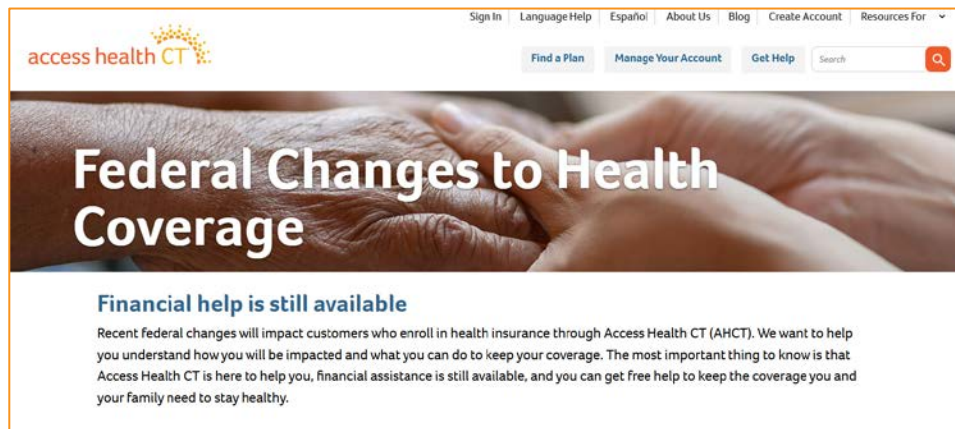
# Open Enrollment 13 Technology Update

## OE13 Readiness Updates:

- Projection notices for QHPs and dental plans are expected to run and be sent to customers from October 17 through October 27, 2025
- Auto-renewal notices for QHPs and dental plans are expected to run and be sent to customers from November 12 through November 25, 2025
- Pre-OE Window Shopping will be open to customers through the AHCT website the last week of October 2025
- November 1, 2025 --- Shop for plans

# 🔗 Federal Changes Marketing – Pre-Open Enrollment

- Landing page
  - English & Spanish
  - Changes by plan year
  - Call-to-action & resources
- Direct-to-consumer communications
  - Deferred Action for Childhood Arrivals (DACA) customers
  - 400% Cliff customers
  - Medicaid 5-year bar customers
- Stakeholder communications
  - Presentations
  - Email campaigns for Brokers, Certified Application Counselors and Community Partners





# OE13 Advertising

## Core audiences:

- Uninsured/underinsured
- Current customers
- “400% cliff” customers

## Core messages:

- Dates and deadlines
- Shop and get free help

**Media mix:** Zip code level targeting and traditional placements

**Timing:** End of October 2025 through January 15, 2026

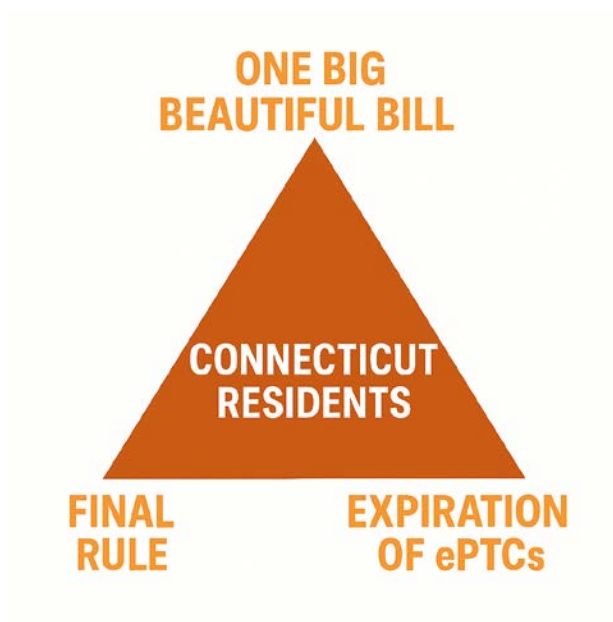


# Federal Changes – Impact to Connecticut Residents

- *Final Rule on Marketplace Integrity and Affordability*
  - *One Big Beautiful Bill Act*
- *Impact of the Expiration of the Enhanced Premium Tax Credits on 12/31/2025*



## 🔗 Federal Changes Overview



### One Big Beautiful Bill

- On July 4, 2025, President Trump signed the One Big Beautiful Bill Act into law.

### Final Rule

- The U.S. Dept. of Health and Human Services issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025

### Likely Expiration of Enhanced Premium Tax Credits

- The American Rescue Plan Act first introduced additional tax credit funding, known as the “enhanced” premium tax credits, and they were extended through the Inflation Reduction Act through Plan Year 2025. They are set to expire December 31, 2025.

## One Big Beautiful Bill



- Eliminating eligibility for financial assistance for individuals who are lawfully but ineligible for Medicaid due to immigration status (income below 100% of FPL).

## Final Rule



- Eliminating DACA recipient eligibility, beginning Plan Year 2025.
- Allowing carriers to require satisfying debt for past-due premium.
- Elimination of Special Enrollment Period for customers with Income <150% of the Federal Poverty Level.
- Modifying the verification process to determine eligibility, including income.
- Shortening the 150-day income verification deadline to 90 days.

## Likely Expiration of ePTCs



- Less financial help for Access Health CT customers receiving tax credits.
- Not **all** financial help (tax credits) will expire.
- Reinstates the “400% Cliff” where customers with income above 400% of the FPL will lose all financial help.
- Increased cost for the state to fund the Covered CT Program.

# Plan Year 2026 Impacts

## 🔴 Access Health CT Customer Impact

Access Health CT (AHCT) estimates that the potential expiration of the enhanced Premium Tax Credit amounts, along with the Final Rule and the One Big Beautiful Bill Act, **could possibly lead to 30-35% of the currently enrolled population being uninsured by 2034.**

**There is still financial help available.** Tax credits are going back to pre-COVID rules.



## ❖ Access Health CT Customer Impact

All customers receiving financial assistance for a Qualified Health Plan (QHP) will be impacted by the expiration of enhanced premium tax credits (ePTCs).

**There are currently over 141,000 customers enrolled receiving financial assistance, and nearly 50,000 of these enrollees are in the Covered CT Program.**

**~28,000 customers have annual income over 400% of the Federal Poverty Level and will lose all financial help.**





## ❖ Access Health CT Customer Impact

Customers who are lawfully present but are ineligible for Medicaid due to immigration status (income below 100% of the FPL) will no longer be eligible for financial assistance for a Qualified Health Plan.

**That is estimated to be ~5,000 customers based on current enrollment.**





## ✦ Access Health CT Customer Impact

Per the Final Rule's new Premium Adjustment Percentage (PAP) methodology, the maximum out-of-pocket amounts could be higher for some plans. Carriers filed a few non-standard plans using the higher maximum out-of-pocket amounts in anticipation of the Rule being finalized with the changed PAP.

**The increased limits represent a 15% increase compared to the 2025 limits.** The AHCT standard plans at Bronze, Silver and Gold all have lower maximum out-of-pocket limits using the original PAP that was in place before the Final Rule was issued in June.



## ⚡ Access Health CT Customer Impact

The Big Beautiful Bill eliminates the repayment caps for excess Advanced Premium Tax Credits (APTCs) starting for tax/plan year 2026, regardless of income level.

Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium to the IRS when filing return in 2027 for tax year 2026.



### Health Equity & Outreach:

- Community-first, data-driven approach
- 4 new mobile enrollment specialists
- Enrollment Fairs
- Increased Navigator presence, activating trusted sources within the community



### Marketing:

- Clear messaging: what changes apply to customers and what they can do about it (mail, email and text messaging)
- Mass-media campaign
- Message to shop for a plan and to use a broker, for free
- Free help in person, online and over the phone



### Operations & Tech:

- Increased call center staffing
- Enhanced Interactive Voice Response (IVR) system
- New feature for call center reps to text links to helpful website URLs
- Modifications to the online system

# Action Plan



# Strategic Initiatives

# Adjournment